

U.S. Bankruptcy Court
200 Jefferson Avenue, Suite 413
Memphis, TN 38103
Telephone: (901) 328-3500

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

**NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13
OF THE BANKRUPTCY CODE,
MEETING OF CREDITORS, AND FIXING OF DATES**

CASE NUMBER: 13-22715 dsk
Date Filed (or Converted): 3/12/13

In re (NAME OF DEBTOR)
Virginia Ann Washington , xxx-xx-1518

NAME/ADDRESS OF ATTORNEY FOR DEBTOR
Jerome C. Payne
5501 Winchester Road, Suite 2
Memphis, TN 38115
Telephone Number: (901) 794-0884

ADDRESS OF DEBTOR(s):
8936 River Pine Dr.
Cordova, TN 38016

NAME/ADDRESS OF STANDING CHAPTER 13
TRUSTEE
George W. Stevenson Chapter 13
5350 Poplar Avenue, Suite 500
Memphis, TN 38119-3697
Telephone Number: (901) 821-2400

DATE/TIME/LOCATION OF MEETING OF CREDITORS

April 9, 2013 02:00 PM
200 Jefferson Ave, Room 175, Memphis, TN 38103

**DEBTORS ARE REQUIRED TO ATTEND THIS MEETING
TO AVOID POSSIBLE DISMISSAL OF THEIR CASE.**

DATE/TIME/LOCATION OF HEARING ON CONFIRMATION OF PLAN

May 21, 2013 09:00 AM
200 Jefferson Ave, Room 600, Memphis, TN 38103

**DEBTORS NEED NOT ATTEND THIS HEARING UNLESS SPECIFICALLY
INSTRUCTED TO DO SO BY THEIR ATTORNEY.**

DEADLINE TO FILE OBJECTIONS TO CONFIRMATION: 5/14/13

DEADLINE TO FILE A PROOF OF CLAIM: (See Explanation on Reverse Side)

For Creditors Other Than Governmental Units: 7/8/13

For Governmental Units: 9/9/13

DEADLINE to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

DEADLINE to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/10/13

☐ The debtor has filed a plan

☒ A plan has not been filed as of this date

PURSUANT TO LOCAL STANDING ORDER NOS. 05-0004, AND 09-0007, AND 11 U.S.C. § 105(a), AND THIS COURT'S INHERENT POWER AND DUTY TO MANAGE ITS DOCKETS, NOTICE IS HEREBY GIVEN THAT THE FAILURE OF ANY DEBTOR TO TIMELY FILE THE MAILING MATRIX WITHIN SEVEN DAYS AFTER THE ENTRY OF THE ORDER FOR RELIEF, OR WITHIN ANY EXTENSION GRANTED BY THE COURT, AND/OR FAILURE OF ANY DEBTOR TO ATTEND THE MEETING OF CREDITORS, MAY RESULT IN THE DISMISSAL OF THE BANKRUPTCY CASE WITHOUT FURTHER NOTICE. IN ADDITION, FAILURE BY ANY DEBTOR IN A CASE UNDER CHAPTER 13 TO TIMELY FILE A PLAN OR TO TIMELY COMMENCE MAKING PAYMENTS MAY RESULT IN THE CONVERSION OR DISMISSAL OF THE BANKRUPTCY CASE WITHOUT FURTHER NOTICE.

For the Court: Jed G. Weintraub
Clerk of the Bankruptcy Court

3/13/13
Date

Proof of Claim form can be found here: <http://www.tnwb.uscourts.gov/TNW/ProofsOfClaim.aspx>
— OR —

File your claim electronically: <https://ecf.tnwb.uscourts.gov/cgi-bin/tnWebClaims.pl>

(SEE REVERSE SIDE)

NOTICE IS FURTHER GIVEN THAT:

COMMENCEMENT OF CASE. An individual's debt adjustment case under chapter 13 of the Bankruptcy Code ("Code") has been filed in this court by the debtor or debtors named on the reverse side, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the Office of the Clerk of the Bankruptcy Court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money. Under the federal bankruptcy laws, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may punish that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review Sec. 362 and 1301 of the Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth on the reverse side labeled "Date/Time/Location of Meeting of Creditors" for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by oral notice at the meeting, without further notice to creditors and other parties of interest. "Pursuant to Fed. R. Bankr. P. 1007(b)(7) and 1007(c), individual debtors in Ch. 13 cases are required to complete a course in personal financial management and file Official Form B23 for each applicable debtor with the court no later than the last payment made by the debtor as required by the plan, or upon the filing of a motion for discharge under Section 1328 (b) of the Code."

PURPOSE OF A CHAPTER 13 FILING. Chapter 13 of the Code is designed to enable a debtor to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Code.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth on the reverse side labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is: (The address is stated below.) Proof of claim forms are available in the clerk's office of any bankruptcy court.

*(Western Division: at Memphis) United States Bankruptcy Court Western District, 200 Jefferson Ave., Memphis, TN 38103 (901)328-3500

*(Eastern Division: at Jackson) United States Bankruptcy Court, 111 S. Highland, Jackson, TN 38301,(731) 421-9300

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File your claim electronically: <https://ecf.tnwb.uscourts.gov/cgi-bin/tnWebClaims.pl>

(SEE REVERSE SIDE)